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Happy Holidays!

One of the season's greatest pleasures is thinking about and thanking those who helped to shape the last year. And for us, that's you! As you celebrate this holiday season, we wish for you an abundance of comfort, peace and happiness with your loved ones.

Quick Fudge Recipe Ingredients

- 3 oz. baking chocolate, unsweetened (3 squares)
- 4 Tbsp. butter
- 4 1/2 cups powdered sugar
- 1/3 cup instant nonfat dry milk
- 1/2 cup light corn syrup
- 1 Tbsp. water
- 1 tsp. vanilla extract
- 1/2 cup chopped nuts (optional)

Directions

1. Melt chocolate and butter in top of 2-quart double boiler. Sift together powdered sugar and dry milk.
2. Stir corn syrup, water, and vanilla into chocolate mixture. Stir in sugar and dry milk in two additions. Continue stirring until mixture is well blended and smooth.
3. Remove from heat; stir in nuts.
4. Turn into greased 8-inch square pan. Cool until firm. Cut into squares.

Top Three Tips for a Safer Holiday

Toy Safety



New data shows toy recalls declining, toy injuries increasing CPSC Releases Top Three Tips for a Safer Holiday Toy Shopping and Playing Experience

- **Which Toy for Which Child** – Always choose age appropriate toys.
- **Gear Up for Safety** – Include safety gear whenever shopping for sports-related gifts or ride-on toys, including bicycles, skates, and scooters.
- **Location, Location, Location** – Be aware of your child's surroundings during play. Young children should avoid playing with ride-on toys near automobile traffic, pools or ponds. They also should avoid playing in indoor areas associated with hazards such as kitchens and bathrooms and in rooms with corded window blinds.

Here are some safety steps that consumers can take while shopping this holiday season:

- **Scooters and other Riding Toys** – Riding toys, skateboards, and in-line skates go fast, and falls could be deadly. Helmets and safety gear should be worn properly at all times and be sized to fit.
- **Small Balls and other Toys with Small Parts** – For children younger than age three, avoid toys with small parts, which can cause choking.
- **Balloons** - Children can choke or suffocate on deflated or broken balloons. Keep deflated balloons away from children younger than eight years old. Discard broken balloons at once.
- **Magnets** – For children under age six, avoid building or play sets with small magnets. If magnets or pieces with magnets are swallowed, serious injuries and/or death can occur.

Once the gifts are open:

- Immediately discard plastic wrappings or other packaging on toys before they become dangerous play things.
- Keep toys appropriate for older children away from younger siblings.
- Charging batteries should be supervised by adults. Chargers and adapters can pose thermal burn hazards to young children. Pay attention to instructions and warnings on battery chargers. Some chargers lack any mechanism to prevent overcharging.

Along with educating the public, CPSC is committed to working with foreign and domestic toy manufacturers, importers, and retailers to help them understand and comply with these requirements while keeping their doors open and their businesses competitive.



A Look back at 2010 and 5 Reasons why NOW is absolutely the time to buy

Real estate is a cyclical business. Whether it's shifting from a buyers to a sellers market; a sellers to a buyers market or even from the Summer months to the Winter ones - the national and local real estate landscape is ever-changing. Even just this year we watched the real estate landscape rise and fall. Take for example, the first-time homebuyer tax credit which received much acclaim earlier this year as it helped to stimulate the sales of homes during an otherwise stale market. We even witnessed several extensions and expansions on the tax credit because of its success in increasing home ownership in the United States. As a result of the tax credit - and as predicted - sales were on the rise and the economy appeared to be trending toward stabilization. Then July statistics hit and existing home sales dropped sharply, while home prices continued to gain.

Since then, the media has focused on the doom and gloom of a few housing statistics that only represent a portion of the picture. As an expert real estate agent in your local market, I'm happy to tell you that, for the right individual, owning a home is still one of the best investments you can make in your lifetime.

And now couldn't be a better time to buy. Lawrence Yun, Chief Economist of The National Association of REALTORS couldn't agree more. Not too long ago, he said "Home buyers over the past year got a great deal, and buyers for the balance of this year have an edge over sellers. Affordability could reach a generational high this year because of rock-bottom mortgage interest rates, helped partly by the Fed's very accommodative monetary policy."

If you're waiting to buy I home, I urge you to take a minute to consider the following benefits of buying now - there may not ever be a better opportunity than the one we presently face to purchase a home.

1. Affordability

Housing affordability is at a generational high and has been steadily stabilizing since the boom years of 2006. Affordability, as measured by the median mortgage payment as a percentage of median household income, continues on a downward trend - meaning home ownership is within reach for more Americans.

2. All-time low mortgage rates

Rates are reaching generational lows due to monetary policy and won't stay there for long. If you take into consideration the decrease in home prices, you have good credit, and you can put money down on the home, buying now, instead of later, is a good option.

3. There are lots of deals

Recently, the National Association of REALTORS put total inventory at 4 million homes. Of those homes, nearly 40 percent are estimated to be foreclosures. These aren't your run-down foreclosed upon homes, either. Unfortunately, many homeowners fell underwater on their mortgage due to the decline in the economy. As a buyer, you're able to help them get out from under a home they can't afford and into a home for a great price.

4. Sellers are ready to negotiate

When supply exceeds demand - which has been the case for some time now - buyers gain the upper hand in negotiations. Current supply of homes are up, which means that homes could potentially sit on the market for an extended period of time. If a seller needs to move quickly due to a job relocation, or because they can no longer afford their home, they'll most likely compete for your business on a monetary level.

5. Ahh, the American Dream

As I'm sure you've heard, owning a home is one of the best investments you can make. It's absolutely true. Even during the decline in the economy, a recent Fannie Mae study revealed that more than half of Americans still consider housing to be a safe investment! If you plan to stay in your home for several years - enough time for it to appreciate in value or more than five years - then there's really never a BAD time to buy a home.

Warren Buffet, the great investor once said: "Be greedy when others are fearful and fearful when others are greedy." Buying a home IS an emotional endeavor, and always takes careful planning and preparation. If you're confident in your ability to purchase a home - don't wait - demand always catches up with supply - after all - real estate is a cyclical business.



If you are currently working with another Broker please do not consider this a solicitation.

